IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Confirmation No.: 5899 Mark ROSE § Applicant: 900000000000 Serial No.: 09/809,584 Group Art Unit: 3628 Examiner: H.T. Dass Filed: March 15, 2001 Online Trading System Attorney Docket No.: 1991-00200 For: Having Ally-Initiated Trading

RESPONSE TO OFFICE ACTION OF JANUARY 13, 2005

Commissioner for Patents P.O. Box 1450 Alexandria, VA 23313-1450 April 27, 2005

Dear Sir:

This paper is submitted in response to the above-named office action to highlight why the application is in condition for allowance. In response to the Office Action of January 13, 2005, please amend the above-identified application as follows:

Amendments to the specification begin on page 2.

Remarks begin on page 4.